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AMENDMENTS TO THE CLAIMS

This listing of claims replaces all prior versions, and listings, of claims in the application.

Listing of Claims

1. (Currently Amended) A computer-implemented method for providing information exchanges between at least two members, said at least two members contributing member input information to an exchange repository, comprising:

receiving an input data file from a contributing member, said input data file having an input content, said input content comprising a plurality of data elements;

storing a content related to the input content in the exchange repository;

creating a member profile for the member contributing the input data file, said member profile specifying a reciprocity due to the contributing member, wherein the reciprocity due to the contributing member correlates with the input content and determines a response to an inquiry submitted by the contributing member; and

associating the input data file with a business entity identifier, said business entity identifier associating information relating to a corresponding business entity and at least one individual associated with the business entity.

2. (Currently Amended) The computer-implemented method of Claim 1, wherein the business entity identifier associates information relating to a guarantor of the business entity.

3. (Currently Amended) The computer-implemented method of Claim 1, wherein the contributing member is associated with a member number, said member number identifying information relating to the contributing member.

4. (Currently Amended) The computer-implemented method of Claim 1, comprising:

generating a statistical file for the contributing member, said statistical file containing statistical data relating to the input content.

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5. (Currently Amended) The computer-implemented method of Claim 4, wherein the statistical file is used to determine the reciprocity due to the contributing member.

6. (Currently Amended) The computer-implemented method of Claim 4, wherein the statistical file is compared with the member profile to determine consistency of the contributing member's information contribution to the exchange repository.

7. (Currently Amended) The computer-implemented method of Claim 1, comprising:

preprocessing the input data file to a standard working input data file; and
editing the standard working input data file.

8. (Currently Amended) The computer-implemented method of Claim 1, comprising:

an address standardization process; and
a name standardization process.

9. (Currently Amended) The computer-implemented method of Claim 1, comprising an editing process, said editing process checking an area code of a telephone number against a zip code of an address.

10. (Currently Amended) The computer-implemented method of Claim 1, comprising an editing process, said editing process evaluating information contained in a data element against information contained in another data element.

11. (Currently Amended) The computer-implemented method of Claim 1, comprising a data validating process, said data validating process checking the number of occurrences of an exception condition against a tolerance limit.

12. (Currently Amended) The computer-implemented method of Claim 11, wherein the tolerance limit depends on a content provided in a previous input data file of the contributing member.

13. (Currently Amended) The computer-implemented method of Claim 11, wherein the tolerance limit depends on the contributing member's business rule.

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14. (Currently Amended) The computer-implemented method of Claim 1, comprising a data validating process, said data validating process checking information in a data element against a data element provided in a previous input file associated with the contributing member.

15. (Currently Amended) The computer-implemented method of Claim 14, wherein the history file stores information relating to the contributing member's previous input information.

16. (Currently Amended) The computer-implemented method of Claim 1, wherein the input data file comprises a trailer record to facilitate a verification of an input data contribution process.

17. (Currently Amended) The computer-implemented method of Claim 1, comprising:
generating a skip and locate report based on the exchange repository content and in response to a trigger.

18. (Currently Amended) The computer-implemented method of Claim 1, comprising:
producing a trail record file for facilitating a trace of changes to the exchange repository.

19. (Currently Amended) The computer-implemented method of Claim 1, comprising:
keeping track of changes to the exchange repository.

20. (Currently Amended) The computer-implemented method of Claim 1, comprising:
keeping track of updates to the information stored in the exchange repository.

21. (Currently Amended) The computer-implemented method of Claim 1, comprising:
producing a member report keeping track of a count relating to the input content, said count being used to determine the reciprocity due to the contributing member.

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22. (Currently Amended) The computer-implemented method of Claim 1, wherein the member profile keeps a score for the contributing member, said score being used to automatically restrict an access to the exchange repository by the contributing member.

23. (Currently Amended) The computer-implemented method of Claim 1, comprising:

deleting member input trade information contributed by a leaving member, said leaving member being one of the at least two members who decides to end its membership to a small business financial exchange comprising the exchange repository.

24. (Currently Amended) The computer-implemented method of Claim 1, comprising:

purging periodically a set of information stored in the exchange repository.

25. (Currently Amended) The computer-implemented method of Claim 1, comprising:

modifying information relating to a business entity in view of a result from a disclosure and dispute procedure.

26. (Currently Amended) The computer-implemented method of Claim 25, comprising:

associating a portion of information stored in the exchange repository with a new member number.

27. (Currently Amended) A computer-implemented method for providing information exchanges between at least two members, said at least two members contributing member input information to an exchange repository, comprising:

receiving an input data file from a contributing member, said input data file having an input content, said input content comprising a plurality of data elements;

storing a content related to the input content in the exchange repository;

generating a statistical file based on the input content, said statistical file facilitating a determination of a reciprocity due to the contributing member, wherein the reciprocity determines a response to an inquiry submitted by the contributing member; and

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associating the input data file with a business entity identifier, said business entity identifier associating information relating to a business entity and at least one individual associated with the business entity.

28. (Currently Amended) The computer-implemented method of Claim 27, wherein the business entity identifier associates information relating to a guarantor of the business entity.

29. (Currently Amended) The computer-implemented method of Claim 27, wherein the statistical file is compared with a member profile to determine consistency of the contributing member's information contribution to the exchange repository.

30. (Currently Amended) The computer-implemented method of Claim 27, comprising:

updating a member profile associated with the contributing member in view of the statistical file.

31. (Currently Amended) The computer-implemented method of Claim 27, wherein the business entity identifier associates information relating to trade data of the business entity and at least one inquiry issued by at least one of the at least two members.

32-52. (Cancelled)

53. (Withdrawn) A method for providing information exchanges between at least two members, said at least two members contributing member input information to an exchange repository, comprising:

receiving an inquiry transaction from an inquiring member, said inquiry transaction having an inquiry content;

retrieving a record file, said record file comprising information relating to a business entity and at least one individual associated with the business;

masking the record file in view of a reciprocity due to the inquiring member, wherein the reciprocity correlates with the inquiring member's input information to the exchange repository; and

transmitting a response to the inquiring member.

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54. (Withdrawn) The method of Claim 53, wherein the record file comprises information relating to a guarantor of the business entity.

55. (Withdrawn) The method of Claim 53, wherein the record file is associated with a business entity identifier.

56. (Withdrawn) The method of Claim 53, wherein the record file comprises information relating to trade data of the business entity and at least one inquiry issued by at least one of the at least two members.

57. (Withdrawn) The method of Claim 53, comprising:
storing information relating to the inquiring member in a member profile;
performing a statistical analysis using the inquiry content; and
modifying the member profile in view of the statistical analysis.

58. (Withdrawn) The method of Claim 57, comprising:
receiving an input data file from the inquiring member;
generating a statistical file in response to the input data file; and
modifying the member profile in view of the statistical file.

59. (Withdrawn) The method of Claim 53, comprising:
formatting the inquiry transaction into a standard internal format;
identifying the record file using the content provided in the standard internal format.

60. (Withdrawn) The method of Claim 53, wherein a control number is generated for the inquiry transaction to facilitate a validation of an inquiry processing procedure.

61. (Withdrawn) The method of Claim 53, comprising:
retrieving an additional record relating to the business entity.

62. (Withdrawn) The method of Claim 53, comprising:
generating a response statistical file containing information relating to the masked record file.

63. (Withdrawn) The method of Claim 53, wherein the inquiring member is associated with a plurality of member account numbers.

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64. (Withdrawn) The method of Claim 53, wherein the action of transmitting the response is accomplished via a near real-time communication link.

65. (Withdrawn) The method of Claim 53, wherein the action of transmitting the response is accomplished via the Internet.

66. (Withdrawn) The method of Claim 53, wherein the action of transmitting the response is accomplished via a system-to-system link.

67. (Withdrawn) The method of Claim 53, wherein the response comprises an action message generated using a business rule of the inquiring member.

68. (Withdrawn) The method of Claim 53, wherein the action of receiving the inquiry transaction is accomplished via a near real-time communication link.

69. (Withdrawn) The method of Claim 53, wherein the action of receiving the inquiry transaction is accomplished via the Internet.

70. (Withdrawn) The method of Claim 53, wherein the action of receiving the inquiry transaction is accomplished via a system-to-system link.

71. (Withdrawn) The method of Claim 53, wherein the inquiry transaction and the response are archived for a period of time.

72. (Withdrawn) The method of Claim 71, wherein the archived inquiry transaction is submitted as a new inquiry transaction.

73. (Withdrawn) The method of Claim 71, wherein the archived response is submitted as a new inquiry transaction.

74. (Withdrawn) A system for providing information exchanges between at least two members, comprising:

an exchange repository for storing information related to an input content contained in an input data file contributed by a contributing member, said input content comprising a plurality of data elements;

an inquiry processing engine for generating a response to an inquiry submitted by an inquiring member, wherein the response is determined by a reciprocity due to the

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inquiring member, said reciprocity due to the inquiring member correlating with the inquiring member's input information contribution to the exchange repository; wherein

the input content is associated with a business entity, said business entity being associated with a corresponding record file, said record file comprising information relating to the business entity and at least one individual associated with the business entity.

75. (Withdrawn) The system of Claim 74, wherein the record file comprises information relating to a guarantor of the business entity.

76. (Withdrawn) The system of Claim 74, wherein the business entity identifier associates information relating to trade data of the business entity and an inquiry submitted by at least one of the at least two members.

77. (Withdrawn) The system in Claim 74, wherein the input data file from the contributing member is received in near real-time.

78. (Withdrawn) The system in Claim 74, wherein the input data file from the contributing member is received in a batch mode.

79. (Withdrawn) The system in Claim 74, wherein the response to the inquiring member is transmitted in near real-time.

80. (Withdrawn) The system in Claim 74, wherein the response to the inquiring member is transmitted in a batch mode.

81. (Withdrawn) The system in Claim 74, wherein the response to the inquiring member is transmitted via a system-to-system link.

82. (Withdrawn) The system in Claim 74, wherein the input data file from a contributing member is received via a system-to-system link.

83. (Withdrawn) The system in Claim 74, wherein the response to the inquiring member comprises an action message generated based on the inquiring member's business rule.

84. (Withdrawn) The system in Claim 74, wherein the input data file from the contributing member is received via the Internet.

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85. (Withdrawn) The system in Claim 74, wherein the input data file from the contributing member is received via a wireless link.

86. (Withdrawn) The system in Claim 74, wherein the response to the inquiring member is transmitted via the Internet.

87. (Withdrawn) The system in Claim 74, wherein the response to the inquiring member is transmitted via a wireless link.

88. (Withdrawn) The system in Claim 74, wherein the input data is formatted into a standard working input file; and

the standard working input file is edited before being stored in the exchange repository.

89. (Withdrawn) The system in Claim 74, wherein a data verification process of the input content is performed.

90. (Withdrawn) The system in Claim 74, wherein a data verification process checks a portion of the input content against another portion of the input content.

91. (Withdrawn) The system of Claim 74, wherein a portion of the input content is verified against the contributing member's business rule.

92. (Withdrawn) The system of Claim 74, wherein a portion of the input content is verified against a history file associated with the contributing member.

93. (Withdrawn) The system of Claim 92, wherein the history file contains information relating to a content provided in a previous input data file of the contributing member.

94. (Withdrawn) The system of Claim 74 wherein a data preprocessing process performs an address standardization, a name standardization, and a telephone standardization.

95. (Withdrawn) The system of Claim 74, wherein a data verification process checks an area code of a telephone number against a zip code of an address.

96. (Withdrawn) The system in Claim 74, wherein a statistical file is derived from the input data file.

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97. (Withdrawn) The system in Claim 96, wherein each of the at least two members is associated with a member and a member profile, said member profile containing information relating to the corresponding member; and

the statistical file is compared with the contributing member's member profile to determine consistency of the input content provided by the contributing member.

98. (Withdrawn) The system in Claim 97, wherein the member profile contains a score for the corresponding member, said score being used to automatically restrict an access to the exchange repository by the corresponding member.

99. (Withdrawn) The system in Claim 74, wherein a set of information stored in the exchange repository is purged on a periodic basis.

100. (Withdrawn) The system of Claim 74, wherein the input data file contains a trail record to facilitate a verification of a data processing process.

101. (Withdrawn) The system of Claim 74, wherein a control number is generated for the inquiry transaction to facilitate a verification of a data processing process.

102. (Withdrawn) A method for providing information exchanges between at least two members, said at least two members contributing member input information to an exchange repository, comprising:

receiving an inquiry transaction from an inquiring member, said inquiry transaction having an inquiry content;

determining a business entity identified by the inquiry content does not exist in the exchange repository;

associating a business entity identifier with the business entity and storing a record file for the business entity in the exchange repository; and

transmitting a response to the inquiry member using a member profile, said member profile specifying a reciprocity due to the inquiry member correlating with the inquiring member's input information to the exchange repository.